

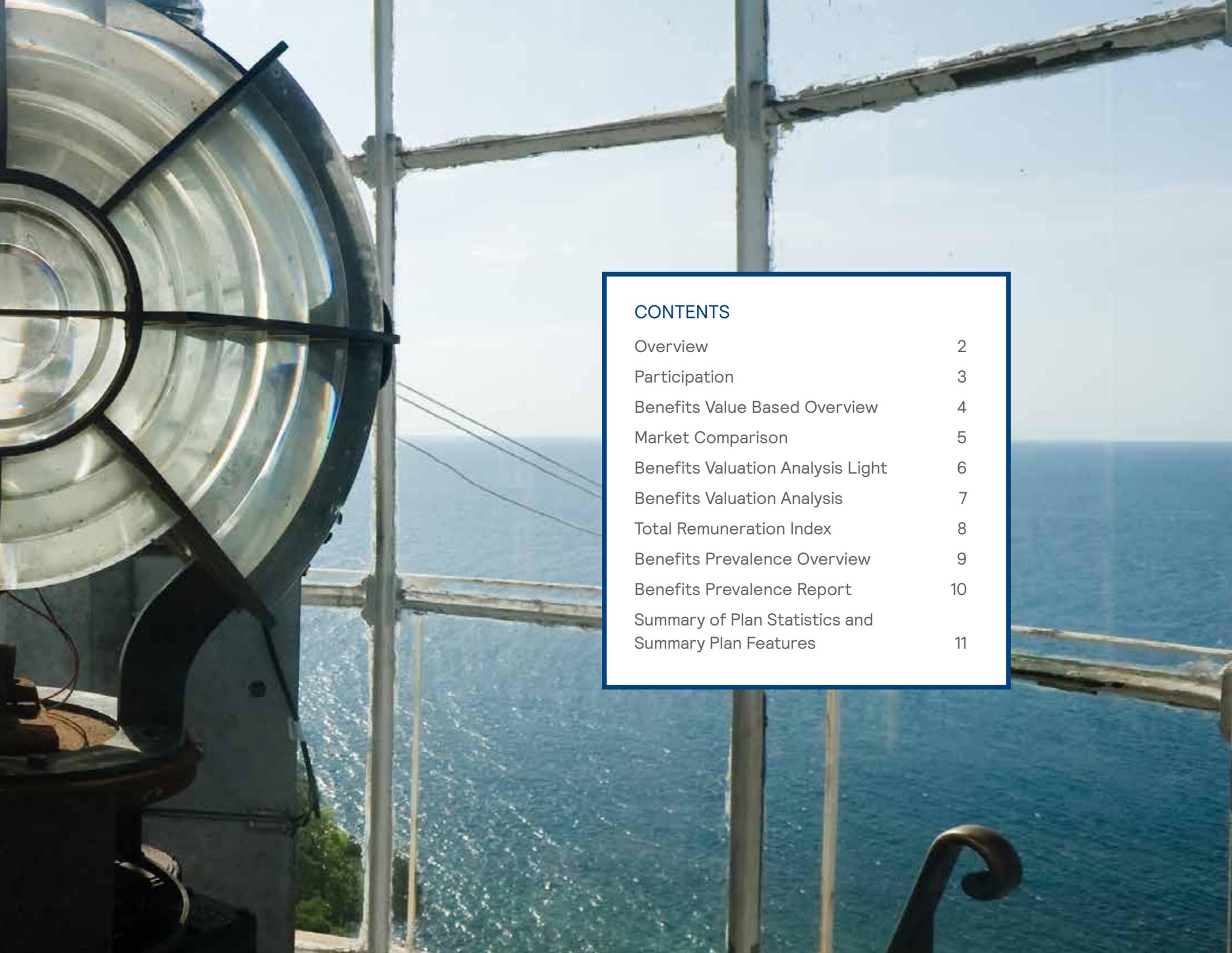
US BENEFITS CATALOG





ONE
PROVIDER,
ENDLESS
BENEFITS
SOLUTIONS

This catalog provides product overviews. For detailed information, report samples, price guides, and order placement, please visit imercer.com/getbenefits or contact us at 800 333 3070.



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OVERVIEW

Mercer provides benefits solutions designed to support total rewards while considering the business goals of employee attraction, retention, and productivity. Benefits, when implemented effectively, can influence employee loyalty and save money. Manage your strategy, analyze your data, and communicate effectively using resources from a single provider for all your benefits needs.

MANAGE

Managing your benefits strategy is an essential part of a complete and competitive compensation package. Discover the value in Mercer's versatile, real-world solutions focusing on critical issues related to benefits programs.

- Single resource – trusted data compiled directly from a proprietary database of US organizations
- Comprehensive – designed with your needs in mind; simple, strategic reporting from a high-level overview to the most detailed analysis available in the field
- Customizable – create authentic scenarios for your individual workforce and a custom peer group; choose peers from our existing list of participants or request solicitation of specific peers

COMMUNICATE

Capitalize on the significance of the benefits you offer and educate your workforce by illustrating the relative value using a “walk away” method. The values represent the estimated amount of pretax salary an employee would need in order to replace the employer-provided benefits.

ANALYZE

Strike a balance between plans that are too rich and those which are less competitive by analyzing benefits. Gain insight on the competitive nature of your benefits, which includes practical analysis tailored to your individual needs.

The structure of the reports you choose is as important as the data which fills them. Our straightforward approach provides easy-to-understand data whether comparing plan details in a side-by-side format or analyzing the relative value of your benefits through ranking and indices.

Interested in seeing more?
Get started with a free report.

PARTICIPATION

PARTICIPATION HAS ADVANTAGES.

You are invited to be part of our database. It's simple, fast, and free. Participants receive discounts, reserved offers, and a free report – true plan data you can actually use.

The benefits database is continuously updated with new data, and outdated entries are removed. This ensures clients receive up-to-date reports with the most prevalent information.

Your privacy is important to us, and your data is secure as plan details are never attached to organization names.

Visit imercer.com/getbenefits to participate or call us at 800 333 3070 with questions.

FREE
REPORT

SPOTLIGHT ON BENEFITS

The Spotlight presents prevalence statistics of key features along with commentary for the major types of employee benefit plans including trending data. Available in a searchable PDF format, this easy-to-read report is compiled from a wide variety of organizations in the US database.



BENEFITS VALUE BASED OVERVIEW

Mercer uses a “telescopic” approach to valuing benefit plans – starting at a high-level comparison of your plans against a peer group, moving to more in-depth analysis of your total remuneration package. Each report provides information on health and group, time loss, and retirement/savings benefits plans, providing an opportunity to:

- Assess the competitiveness of your benefits package
- Estimate the amount of pre-tax pay an employee would need to replace the employer-provided benefit
- Target potential plan changes



TOTAL REMUNERATION INDEX (TRI)

Expands on the Benefits Valuation Analysis by also valuing compensation and benefit programs

BENEFITS VALUATION ANALYSIS (BVA)

Shows positioning of plan benefits along with descriptions of plan provisions for custom or industry peer groups via quartiles

BENEFITS VALUATION ANALYSIS LIGHT (BVA LIGHT)

This light version of the BVA provides a quicker, less costly analysis and compares the value of benefits versus the custom peer group

MARKET COMPARISON (MC)

Compares values to the median by plan type for the workforce as a whole and 11 benchmark employees by ranges

BENEFIT PLANS COVERED:

- Retirement/savings: defined benefit, defined contribution, and stock purchase plans
- Health/group: medical, dental, life insurance, flexible spending accounts, and post-retirement medical plans
- Time loss: vacation, holiday, personal leave, PTO banks, sick leave, and short- and long-term disability plans
- Non-traditional benefits: educational assistance and long-term care



MARKET COMPARISON (MC)

The Market Comparison is the perfect visual aid to quickly and accurately compare your plans to the peer group median. Using graphical representations, you will immediately be able to discern how your plan values compare.

Select one of our pre-defined peer groups categorized by industry, region, employee size and more, or customize your report with your choice of peer organizations.



CHOOSE THE MC FOR:

- Quick analysis of your plan design values against the peer group of your choosing
- Easy-to-read graphical interpretation
- High-level comparison

THE MC PROVIDES:

- Rank in ranges – includes your comparison to the median of the peer group by:
 - Over 25% above the median
 - 15%–25% above the median
 - 5%–15% above the median
 - Median match (equal to or within 5% of the median)
 - 5%–15% below median
 - 15%–25% below median
 - Over 25% below median
- Benefits Highlights – shows the details of your plan features used within the report



BENEFITS VALUATION ANALYSIS LIGHT (BVA LIGHT)

The BVA Light is the most popular report and compares the value of your benefits versus the custom peer group, including relative rank and index. This analysis generates a common dollar value for benefit plans with varying plan designs and provisions. Statistical comparisons create an “apples to apples” comparison of your plans to those of the peer group.



CHOOSE BVA LIGHT FOR:

- Positioning your plan benefits by rank and index
- Detailed descriptions of plan provisions for the peer group
- Comparisons of employee profiles
- Using the market replacement value to show the estimated amount of pretax salary needed to replace the employer-provided benefits
- Synopsis of results, plus an optional PowerPoint

THE BVA LIGHT PROVIDES:

- Plan Value Comparisons – Provides three “statistical comparisons” of your benefits versus the peer group using statistics, ranking, and indices
- Executive Summary – Shows the differences among the values of your client’s plans and pinpoints the individual plan features that drive their position relative to the peer group
- Summary of Plan Features –The summary is a side-by-side comparison of the peer group’s plan features



BENEFITS VALUATION ANALYSIS (BVA)

The Benefits Valuation Analysis is a custom, comparative, benchmarking report. It analyzes how benefit plans compare to the chosen peer group in degrees of increasing specificity – by all plans together, by plan groupings, and by individual plans.

Choose your peer group from our national list of participants or select one of our pre-defined peer groups.



CHOOSE THE BVA FOR:

- Positioning of plan benefits by rank and index
- Detailed descriptions of plan provisions for the peer group
- Comparisons of employee profiles
- Optional benefits plan modeling and employer cost analysis
- Market replacement value – the estimated amount of pretax salary an employee would need to replace the employer-provided benefits
- Clear synopsis of results fully explained in the executive summary, plus optional PowerPoint

THE BVA PROVIDES:

Exclusive elements:

- Plan Value Comparisons – a series of charts show you how your benefit plans' market replacement value compare to the peer organizations in total, by plan grouping, and by plan based on a national composite workforce
- Employee Profile Comparisons – values, rankings, and indices for 11 benchmark employees in your organization and in the peer group. Consequently, you can assess the value and competitiveness of your organization's benefit plans more thoroughly by studying this representative sample of benchmark employees
- The Summary of Plan Features – quantifiable plan details providing you with an opportunity to look at the data behind the analysis



TOTAL REMUNERATION INDEX (TRI)

With the most in-depth analysis available, the TRI takes the Benefits Valuation Analysis a step further to value both your compensation* and benefits programs. Adding career programs to this analysis allows you to evaluate your total rewards package.

The TRI offers separate methodology levels within the standard and custom options. Standard methodologies offer the market replacement value of benefit plans; custom methodologies measure the relative employer cost.



CHOOSE THE TRI FOR:

- Extensive compensation and benefits valuation of up to 44 jobs
- Market analysis specific to your organization
- Benchmark total remuneration values to a specific peer group
- Total rewards strategy development

*Compensation analysis provided from within another Mercer line of business.

THE TRI PROVIDES:

Exclusive elements:

- Plan values comparison for evaluation of benefit plans against the peer group using statistics, ranking, and indices
- Employee profile comparisons showing the competitiveness for benchmark employee levels
- Executive summary provides detailed descriptions of why ranking or index is at specified level
- Optional benefits modeling

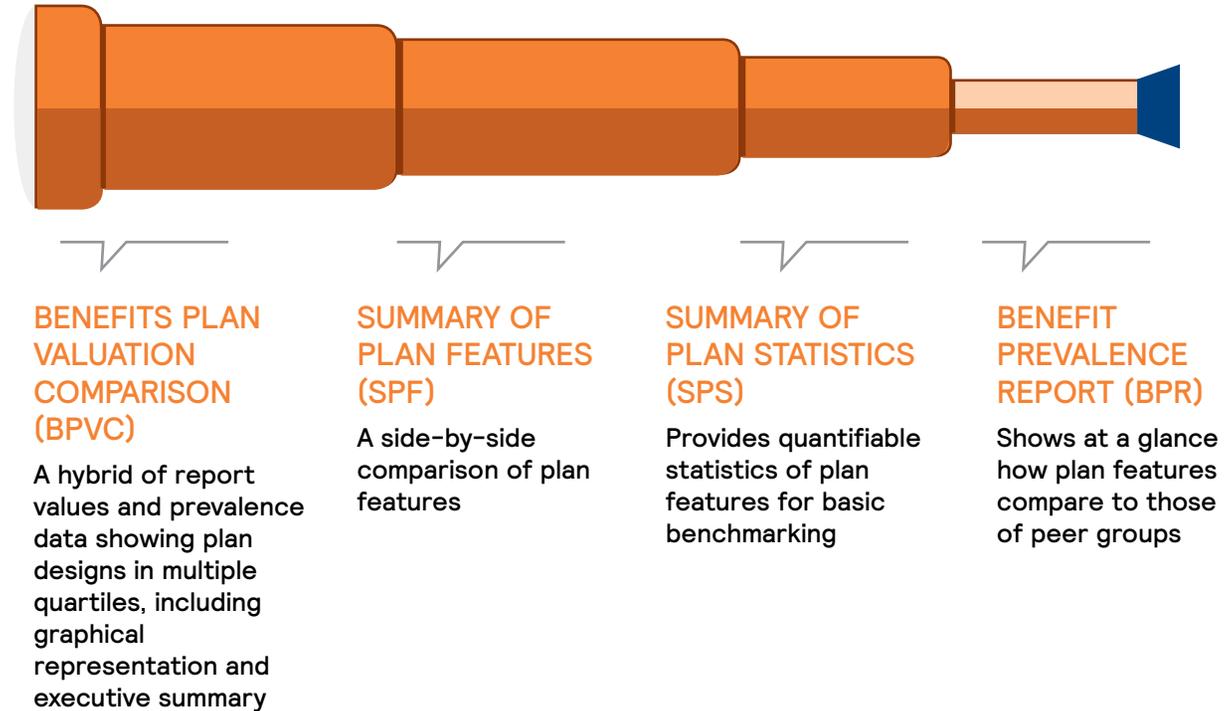
BENEFITS PREVALENCE OVERVIEW

Comparing plan prevalence at several levels, Mercer's qualitative comparisons and quantifiable statistics can help identify cost savings and retention risks. Recipients may choose whether to include their own organization's data or to include only the peer groups of their choosing. Each report provides information on health and group, time loss, and retirement/savings benefits plans providing an opportunity to:

- Understand current practices
- Identify appropriate benefits package
- Target potential plan changes and opportunities for cost savings
- Gauge the overall attractiveness of benefits
- Remain competitive

BENEFIT PLANS COVERED:

- Retirement/savings: defined benefit, defined contribution, and stock purchase plans
- Health/group: medical, dental, life insurance, flexible spending accounts, and post-retirement medical plans
- Time loss: vacation, holiday, personal leave, PTO banks, sick leave, and short- and long-term disability plans
- Non-traditional benefits: educational assistance and long-term care





BENEFIT PREVALENCE REPORT (BPR)

This report provides the diagnostics to determine if you have opportunities to save money or reduce retention risks due to substandard policies. Benefits are presented side by side in ranges rather than specific details, providing a quick, high-level overview. With multiple options the reports and prices are flexible.



CHOOSE THE BPR FOR:

- Benchmarking ranges of benefit provisions
- Targeting potential plan changes and opportunities for cost savings
- Gauging the overall attractiveness of benefits

THE BPR PROVIDES:

- Side-by-side comparisons
- Partial report options (i.e., health/group only)
 - available at discounted rates
- Quick turnaround – reports utilizing existing peer groups/ organizations can be generated within four business days



SUMMARY OF PLAN STATISTICS AND SUMMARY OF PLAN FEATURES (SPS AND SPF)

The Summary of Plan Statistics provides statistical information based on plan provisions within the peer group. You may choose one of the standard industry reports: Education, High Tech, Financial, Healthcare, Insurance, Manufacturing or Retail to see multiple levels of statistics for the quantifiable plan features of all traditional benefit plans. This report is best suited for comparing large peer groups.

The Summary of Plan Features shows quantifiable plan details providing you with an opportunity to look at the data behind the analysis. Easily compare your plan features to your peers; especially helpful when examining details of smaller peer groups.



CHOOSE THE SPS FOR:

- Studying data on larger peer groups
- Reporting on the mean, number of organizations vs. number of plans reported, most frequent responses, and statistics at the 10th, 25th, 50th, 75th, and 90th percentiles

CHOOSE THE SPF FOR:

- Examining the details of smaller peer groups
- Side-by-side reporting on each element of plan provisions collected

THE SPS AND SPF PROVIDE:

- Lower-cost options for benchmarking
- Easy-to-read analysis of statistics or details
- Quick turnaround – reports utilizing existing peer groups/ organizations can be generated within four business days



ABOUT MERCER

Mercer is the global leader for trusted HR and related financial advice, products, and services. In our work with clients, we make a positive impact on the world every day. We do this by enhancing the financial and retirement security, health, productivity, and employment relationships of the global workforce.

Mercer has more than 21,000 employees in 42 countries and territories. Our mission is to enhance the health, wealth, and careers of more than 110 million people worldwide. We are united by a single idea – to make lives better tomorrow through actions we can take today. As a wholly owned subsidiary of Marsh & McLennan Companies, Inc., we can also provide access to the complementary services of our sibling companies, Guy Carpenter, Marsh, and Oliver Wyman.

WHY MERCER?

Clients choose Mercer when they want to work in partnership with their consultant, want strategic advice as well as flawless administration and execution of their HR programs, want best-practice advice and solutions tailored to their business and environment, or need global ad/or local perspectives and resources.

THE WAY WE WORK

We work with our clients as partners. Our advice and solutions are shaped by each client's unique needs and business context and are designed to ensure clients get the best return on their HR spending. We balance employer and employee advocacy in providing objective, expert guidance.

For further information, please contact your local Mercer office or visit our website at imercer.com.

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| Australia | Indonesia | Singapore |
| Austria | Ireland | South Africa |
| Belgium | Italy | South Korea |
| Brazil | Japan | Spain |
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| Chile | Mexico | Switzerland |
| China | Netherlands | Taiwan |
| Colombia | New Zealand | Thailand |
| Denmark | Norway | Turkey |
| Finland | Peru | United Arab Emirates |
| France | Philippines | United Kingdom |
| Germany | Poland | United States |
| Hong Kong | Portugal | Venezuela |

